



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

ROMANO GARUBO & ARGENTIERI  
Emmanuel J. Argentieri, Esquire/3162  
52 Newton Avenue, P.O. Box 456  
Woodbury, New Jersey 08096  
(856) 384-1515  
Attorneys for Creditor,  
KEY BANK, N.A.

CHRISTOPHER R. BYERS  
XXX-XX-7957

Debtor.

**Order Filed on April 10, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

Chapter 13

Judge: ABA

Case No. 17-14245

Hearing Date: April 3, 2018

**ORDER RESOLVING KEY BANK, N.A.'s APPLICATION  
FOR RELIEF FROM THE AUTOMATIC STAY**

The relief set forth on the following pages numbered two (2) through three (3) are hereby  
**ORDERED.**

**DATED: April 10, 2018**



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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: CHRISTOPHER R. BYERS

Case No: 17-14245/ABA

Caption of Order: ORDER RESOLVING RELIEF APPLICATION

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Upon consideration of (“Movant”) KEY BANK, N.A.’s application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain personal property as hereinafter set forth; and the Debtor having filed opposition thereto; and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Consent Order; and for cause shown, it is hereby; **ORDERED** as follows:

1. Debtor’s post-petition arrearages through March 15, 2018 total \$204.16.
2. On or before the close of business for April 9, 2018, Debtor shall tender the sum of \$204.16 directly to Movant. If Debtor does not tender the payment by April 9, 2018, then Movant may immediately file a certification of default on notice to debtor and his counsel.
3. Commencing with the April 15, 2018 post-petition installment payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.
4. Debtor shall reimburse Movant through his Chapter 13 Plan of Reorganization as an administrative claim the sum of \$350.00 for attorney’s fees and costs incurred by Movant in the prosecution of its application for relief from stay.
5. **Thirty-Day Default Clause:** If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant, its successors and/or assigns, for more than (30) days from the due date, then upon certification of non-receipt of said payments in accordance herewith submitted by creditor’s counsel, the Court shall enter an Order, vacating the automatic stay of 11 U.S.C. §362(a) with respect to creditor’s enforcement of

**(Page 3)**

Debtor: CHRISTOPHER R. BYERS  
Case No: 17-14245/ABA

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its State Law collection action against the lease for personal property; to wit: 2011 Dodge Journey, VIN #3D4PG4FB1BT508514. The order submitted to the Court will not require the consent of the debtor or the debtor's counsel regarding form or substance, however, the trustee, debtor and his counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

6. Movant shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the court.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Christopher R. Byers  
 Debtor

Case No. 17-14245-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db +Christopher R. Byers, 405 S. Poplar Ave., Absecon, NJ 08205-4568

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Christopher R. Byers jkearney@belluccilaw.net,  
 bbellucci@belluccilaw.net,lcanizzaro@belluccilaw.net,kpalermo@belluccilaw.net,  
 ddillhoff@belluccilaw.net

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com

Emmanuel J. Argentieri on behalf of Creditor KEY BANK, N.A. bk@rgalegal.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

John R. Morton, Jr. on behalf of Creditor SunTrust Bank, c/o Morton & Craig, LLC  
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7